

S. No.	Particulars	Revised Charges (Exclusive of Service Tax & Education Cess)
I	EXPORTS	
1	Bill Purchased/Negotiated/Discounted	
1.1 (a)	Processing Charges for each Export Bill	Rs. 600/- per Bill upto Rs.10 lac Rs.1000/- per Bill > Rs.10 lac upto Rs.50 lac Rs.1500/- per Bill > Rs.50 lac
1.1 (b)	Forwarding Export Documents to another Bank for which no collection commission or exchange accrues	Rs.1200 per Bill
1.1 (c)	Where reimbursement under a letter of credit is claimed by the Bank with another Authorized Dealer in India	Rs.500/- (for each claim)
1.2	For joining customer's guarantees indemnities and giving guarantees/indemnities on behalf of customers to other banks in India in respect of discrepant documents negotiated under LC	0.25% per Bill Min Rs.500/-
1.3	In case of overdue export bills (P/D/N) where the proceeds are not received in nostro account on or before the due date	Rs.500 per quarter or part thereof per Bill
2	Collection	
2.1	Export Bills for Collection	0.10% with Min. Rs.750/- and Max.Rs.15000/-
2.2	Documents sent directly to the overseas buyer	Rs.750 flat
2.3	Export Bills against which advance payments are received	a. Where full advance remittance has been received through our Bank - Rs.750 Per Bill. b. Where full advance remittance received through other Banks - Rs.1000 Per Bill.
2.4	Where proceeds are not received in India on the due dates or within a period of six months from the date of shipment	Rs.600 per quarter per Bill or part thereof.

3	Inward Remittances	
3.1	Payments effected under instructions from foreign correspondents (Both exports & other than exports)	For Individuals/Non Trade: Rs. 150/- For Trade: 0.10% Min Rs.500 and Max Rs.2500/-
3.2	Where inward remittance has to be paid in foreign currency by way of DD/MT/PO/TT	Rs.575+ SWIFT charges
3.3	On all clean FC instruments sent abroad	0.25% Min. Rs.300 Max. Rs.2500/-
		Waived for collections upto Rs.20,000/-
3.4	On FC instruments favouring resident beneficiaries payable within India	0.25% Min. Rs.300 Max. Rs.2500/-
		Waived for collections upto Rs.20,000/-
4	Export Letters of Credit	
4.1	Advising LC	Rs.750 for customers and Rs.1500 for Non Customers.
4.2	Advising Amendment	Rs.500 for each amendment for customers and Rs.1000/- for non customers.
4.3	Transfer of LC	Rs.1000/- per transfer.
4.4	Confirmation of LCs	
	For adding confirmation to each export LC advised	75% of LC issuing charges
	Commitment charges	
	Usance Charges	
5	Certificates/Attestation	
5.1	For FIRC and all other certificates	Rs. 200 per certificate
5.2	For issuance of Bank Realization Certificate	Nil
5.3	For issuance of e-BRC	Nil

5.4	For Issuance of GR Waiver Certificate	Rs.500 per certificate
5.5	Attestation of PP forms	Rs.500 per PP form
5.6	Attestation of Invoices	Rs.100 per Invoice

	IMPORTS	
6	Import Bills under LC	
6.1	Commission on each bill drawn in foreign currency on which the Bank earns exchange benefit. (to be recovered at the time of retirement or crystallization, whichever is earlier)	0.10% Min Rs.1000/- and Max Rs.25000/-
6.2	Commission on each bill received under LC on which no exchange benefit accrues to the Bank (to be recovered at the time of retirement or crystallization, whichever is earlier)	0.20% Min Rs.1000/- and Max Rs.25000/-
6.3	If bills are not retired within 10 days from receipt of bills in case of demand bills or on the due dates in case of usance bills	Addl 0.15% Min Rs.1000/-
6.4	Discrepancy charge in case of non-conforming documents under LC	USD 75 or its equivalent rupee
7	Bills not under LC	
7.1	Commission on each bill drawn in foreign currency on which the Bank earns exchange benefit. (to be recovered at the time of retirement or crystallization, whichever is earlier)	0.25% Min Rs.1000/- Max Rs.25000
7.2	Commission on each bill on which no exchange benefit accrues to the Bank (to be recovered at the time of retirement or crystallization, whichever is earlier)	0.35% with Min Rs.1000 and Max. Rs.30000
	Documents covering Project Imports	
7.3	Under collection bills/documents covering project imports under inter governmental aid schemes where no LCs are opened	0.35% Min Rs.2500 and Max Rs.25000
8	Outward Remittances	
8.1	On all outward remittances not being proceeds of import bills	0.10% Min Rs.250 Max Rs.2500

8.2	Foreign Currency Demand Draft	
8.2.1	Issuance charges	For Trade Transactions - 0.20% subject to Min charge of Rs.300/- per instrument plus SWIFT charges
		For Individuals/Non-Trade: 0.10% subject to Min charge of Rs. 100 plus SWIFT charges
8.2.2	Issuance of a Duplicate Foreign Demand Draft	For Trade Transactions - Rs.1000 flat
		For Individuals/Non-Trade: Rs.200
8.2.3	Cancellation/Stop Payment/Change of FDD number	Rs.250 plus actual correspondent charges if any.
9	EEFC	
9.1	Inward remittances credited to EEFC accounts	Nil
9.2	Outward remittances to the debit of EEFC accounts	0.10% Min Rs.250 Max Rs.2500 + Commission in lieu of exchange
10	Others	
10.1	Countersigning/co-acceptance/ Avalisation of import bills	0.40% Min Rs.2500 and Max Rs.30000

10.2	Merchanting Trade	Both import and export legs are to be treated separately and applicable charges are to be levied.
10.3	Payment of FC DD on our bank by issuing our FC draft in favour of the beneficiary's bank with whom the FC amount is to be deposited in FCNR account	0.15% Min Rs.250 Max Rs.750 + Swift charges
10.4	Issue of FC TCs and currency notes	Nil
10.5	Overseas Cash Travel Card	Issue/Reissue/Renewal Rs.250 Reloading Rs.100

11	Guarantees	
11.1	In favour of shipping companies/agencies for clearance of goods pending production of bill of lading	
11.1.a	Relating to imports under LCs opened by the Bank	Rs.1500
11.1.b	Not covered by above	0.15% p.m
11.2	Export Performance Guarantees for Project Exports (which includes Bid bonds, Bonds for Earnest money, guarantees for advance payment made by foreign buyers to Indian Exporters/contractors)	
11.2.a	ECGC cover	
(i)	75% Cover	0.45% p.a plus ECGC Premia.
(ii)	90% cover	0.35% p.a plus ECGC Premia.
11.2.b	100% Govt. of India Counter Guarantee	0.30% p.a
11.2.c	100% Cash Deposit	0.25% p.a

11.3	Export performance guarantees, bid bonds etc., and export performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees bid bonds connected with deemed exports	< 3months - 0.25% of guaranteed amount Otherwise 0.085% per month
		Early redemption - 50% of the portion of the unexpired period will be refunded
11.4	Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans	
11.4.a	Guarantees issued against Foreign Bank Guarantee	1.30% p.a – Min 0.30%
11.4.b	Guarantees issued against Counter Guarantee of one or more Authorized Dealer backed by Counter Guarantee of a Foreign Bank	1.30% p.a – Min 0.30% {Commission to be shared with other Bank/s equally}
11.4.c	Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans not covered under a &b above	0.50% per quarter or part thereof
11.5	Stand By Letter of Credit, Letter of Comfort issued for availing Buyer's Credit	As given below

Rating ----→	AAA		AA		A		BBB		Below	BBB	&
	Hedge d*	Unhedge d	Hedge d*	Unhedge d	Hedge d*	Unhedge d	Hedge d*	Unhedge d	Unrated	Unhedge d	
If BC availe d from same bank	1.00% p.a	1.10% p.a	1.15% p.a	1.20% p.a	1.40% p.a	1.50% p.a	2.00% p.a	2.10% p.a	2.25% p.a	2.50% p.a	
If BC availe d from	1.10% p.a	1.20% p.a	1.25% p.a	1.30% p.a	1.50% p.a	1.75% p.a	2.25% p.a	2.30% p.a	2.75% p.a	3.00% p.a	

other Bank												
*Including cases where natural hedging is available at time of availment of Buyer's credit.												
The above charges to be recovered from the date of opening of LC to last date of its validity including usance period.												

11.6	All other guarantees	As given below
0.25% per month for the specified period of liability. Where the guarantee period is less than 2 months, commission recoverable shall be 0.25%. In case of early redemption of guarantee after a period of 2 months - 50% of the commission for the unexpired period may be refunded at the discretion of the Bank.		

12	Forward Contracts	
12.1	For booking sale and purchase contracts	Rs.600 per contract
12.2	For each request for early delivery or cancellation	Rs.900 per contract
13	Commission in lieu of exchange in respect of the following transactions	
13.1	Where pre-shipment advance has been granted against a LC/order where the documents are negotiated through another bank.	0.125% Min Rs.300 Max Rs.30000
13.2	where the proceeds of export bill negotiated are paid in FC to another Bank	0.125% Min Rs.300 Max Rs.30000
13.3	where an export bill is sent on collection abroad by a branch but the payment is received in rupees through another AD in India	0.125% Min Rs.300 Max Rs.30000
13.4	All other transactions involving foreign exchange which are routed through foreign currency accounts	0.125% Min Rs.300 Max Rs.30000

14	Opening of Letter of Credit (Foreign)	LC opening charges (commitment plus Usance are as given below.
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External Rating ->	AAA & AA	A	BBB	Below BBB & Unrated
I. Commitment Charges	0.10% per quarter or part thereof	0.10% per quarter or part thereof	0.15% per quarter or part thereof	0.15% per quarter or part thereof
II. Usance Charges				
For Sight LC (DP)/Usance LC upto 30 days	0.10% flat of the LC amount	0.15% flat of the LC amount	0.25% flat of the LC amount	0.30% flat of the LC amount
For LCs beyond 30 days upto 3 months Usance	0.15% flat of the LC amount	0.20% flat of the LC amount	0.30% flat of the LC amount	0.40% flat of the LC amount
For LCs beyond 3 months Usance	0.15% flat for first 3 months and thereafter 0.10% p.m for periods over 3 months for every month or part thereof.	0.20% flat for first 3 months and thereafter 0.125% p.m for periods over 3 months for every month or part thereof.	0.30% flat for first 3 months and thereafter 0.15% p.m for periods over 3 months for every month or part thereof.	0.40% flat for first 3 months and thereafter 0.20% p.m for periods over 3 months for every month or part thereof.

Note: Further, Commitment charges shall be levied for the entire tenor of the LC from the date of opening of the LC to last date of its validity including usance period (i.e upto the date of payment of the Bill under LC (A&E), in the case of usance LC).LC opening charges (Commitment plus Usance). Both Commitment and Usance charges are to be collected separately.

For LC with 100% cash deposit margin	50% of the normal charges.
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15	SWIFT	
	Payment messages	Rs 500
	LC amendments	Rs 500
	Full text operative LC & LG	Rs 1000
	For all other outward messages	Rs 500
16	Wherever Currency Conversion is involved	Nil
17	Out of Pocket Expenses like postage, courier etc	Actual charges incurred to be recovered
18	Overseas Direct Investments (Joint Ventures and Wholly Owned Subsidiaries)/Foreign Direct Investments/External Commercial Borrowings/Liaison/Representative/Branch office	
18.1	Processing Fee for Approvals relating to setting up wholly owned subsidiaries/JV/Liaison Office/Representative Branch offices abroad	Rs.10,000/- flat per proposal – one time charge
18.2	Processing charges for approvals relating to Project Exports	Rs.10,000/ flat per proposal – one time charge
18.3	For processing sanction under Automatic/Approval Route for External Commercial Borrowing(ECB/FCCB)/Foreign Direct Investment (FDI)	Rs.10,000/ flat per proposal – one time charge
18.4	Filing of reports/returns to RBI a. Annual Performance Report of JV/WOS abroad b. Branch/Liaison Office in India c. Form FC – GPR (Reporting to RBI for allotment of shares)	Rs.1000
19	Other Misc. Charges	
19.1	Processing Fee for Approvals relating to extension of due date for realization of export proceeds beyond prescribed period by Bank/RBI	Rs.1000/-
19.2	Transaction costs for Foreign Currency Term Loans	0.5% of the FCTL Min USD 1000/-
19.3	Processing of Exporter's Application in respect of Export Bills Written Off under "Self Write Off" Scheme of RBI	Rs. 1000/- per Export Bill

19.4	Handling charges for Dishonor/Return of Export Bill	Rs.750/- p
19.5	GR Approvals for bills directly dispatched by drawers	Rs.200 p
19.6	Handling charges for Dishonor/Return of Import Bill unpaid	Rs.1500 per Impo
19.7	Penal charges for non-submission of the Evidence of Import as per RBI guidelines within the time frame stipulated by RBI for imports exceeding USD 100,000 or its equivalent.	Rs.200 per month Bill of
19.8	Penal charges for delayed submission of GR, non-realization of Export proceeds on due date and delayed submission of other regulatory requirements	Rs.500/- per month part th
19.9	Penal charges for delayed submission of APR> 90 days, proof of investment for ODI, FC – GPR	Rs
19.10	Non submission of ODI share certificate, Project Export documents	Rs
19.11	Enquiry relating to old records more than 3 months old and other customized request	Rs
19.12	Issuance of duplicate debit/credit advices/Swift messages/FIRC etc.	Rs.100 advice mes
19.13	SWIFT Tracer	Rs.200/- per trac